

their favor to delay a case for as long as they can. Someone mentioned to me that one insurance company had been deleted or was going to be deleted, I don't know which, from the bill. I believe it is Blue Cross and Blue Shield. And I wanted to know why. And I found out they are not what we call an insurance company per se. They are a service company. I had always thought that when my husband and I paid our insurance premiums to Blue Cross and Blue Shield, they got the money and then they paid the claims. But I understand all they do is audit the claims for the hospitals. They go over the hospital bills and they charge the hospitals two percent and then they pay it. It is kind of like the merchant that pays Visa four or five percent for the privilege of charging and then Visa bills the purchaser.

SPEAKER NICHOL: One minute.

SENATOR HIGGINS: And that is my understanding of why they have been taken out of this bill. But I can see no logical reason to bracket a bill that's only intent is to try to hurry up and make fast settlement so that the little man, the middle income man, who can't afford to wait and yet insurance companies can afford to wait, till they break him down to where he will settle for anything. And that is why I am strongly for this bill. This is bill again that will work only for big business, that takes advantage of the middle income, the low income, and it has no justification whatsoever to be bracketed or killed. And I would remind you again the ten tallest buildings and biggest buildings in the United States are owned by insurance companies. Where do you think they got the money? They got it from the little guy who they broke his back when he could afford to wait no longer and settle for half of what was fair.

SPEAKER NICHOL: Time is up.

SENATOR HIGGINS: Thank you, Mr. Chairman.

SPEAKER NICHOL: Senator Beutler.

SENATOR BEUTLER: Mr. Speaker and members of the Legislature, I can think of no good reason for bracketing the bill. It seems to me that in a very real sense the lobbyists on behalf of the insurance companies are employing the same techniques that the claims department of the insurance companies are using, delay, delay, delay as long